



STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE
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NASHVILLE, TENNESSEE 37219

NED McWHERTER
GOVERNOR

ELAINE A. McREYNOLDS
COMMISSIONER

B U L L E T I N

TO: All Health Insurers

FR: Elaine A. McReynolds, Commissioner *EAM*
Department of Commerce and Insurance

RE: Chiropractic Exclusions or Limitations

DA: September 1, 1988

The Department has consistently held that T.C.A. Section 56-7-116 requires policies to cover treatment by a chiropractor the same as treatment by a physician. Insurers were notified by an undated bulletin issued in 1984 of the Department's position. Briefly, that position is that if a policy pays for treatment of a condition by a physician, it must pay for treatment of that condition by a chiropractor. Exclusions which describe methods of treatment used by chiropractors are not allowable.

It has come to the attention of the Department that some insurers may have policies in force which contain dollar limitations or number of visit limitations on chiropractic treatment. Since the statutory mandate controls over the specific policy language, any policies containing such limitations should be interpreted by the insurer as if such limitations were not in the policy. Of course, such limitations should not be filed in the future and will not be approved.

EAM/cmf

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